
State:	District of Columbia	Filing Company:	Renaissance Life & Health Insurance Company of America
TOI/Sub-TOI:	H10I Individual Health - Dental/H10I.000 Health Dental		
Product Name:	2016 Non-EHB Ren-Ren Individual SADP Rates		
Project Name/Number:	2016 Non-EHB Ren-Ren Individual SADP/2016 Non-EHB Ren-Ren Individual SADP		

Filing at a Glance

Company:	Renaissance Life & Health Insurance Company of America
Product Name:	2016 Non-EHB Ren-Ren Individual SADP Rates
State:	District of Columbia
TOI:	H10I Individual Health - Dental
Sub-TOI:	H10I.000 Health Dental
Filing Type:	Rate
Date Submitted:	09/01/2015
SERFF Tr Num:	RENA-130179851
SERFF Status:	Submitted to State
State Tr Num:	
State Status:	
Co Tr Num:	2016 NON-EHB REN-REN INDIVIDUAL SADP
Implementation	01/01/2016
Date Requested:	
Author(s):	Denise Chadwell, Todd Svanda, Bethany Stecovich, Erica Boyan, Jamie Morse
Reviewer(s):	
Disposition Date:	
Disposition Status:	
Implementation Date:	

State: District of Columbia **Filing Company:** Renaissance Life & Health Insurance Company of America

TOI/Sub-TOI: H10I Individual Health - Dental/H10I.000 Health Dental

Product Name: 2016 Non-EHB Ren-Ren Individual SADP Rates

Project Name/Number: 2016 Non-EHB Ren-Ren Individual SADP/2016 Non-EHB Ren-Ren Individual SADP

General Information

Project Name: 2016 Non-EHB Ren-Ren Individual SADP	Status of Filing in Domicile: Pending
Project Number: 2016 Non-EHB Ren-Ren Individual SADP	Date Approved in Domicile:
Requested Filing Mode: Review & Approval	Domicile Status Comments:
Explanation for Combination/Other:	Market Type: Individual
Submission Type: New Submission	Individual Market Type:
Overall Rate Impact:	Filing Status Changed: 09/01/2015
	State Status Changed:
Deemer Date:	Created By: Jamie Morse
Submitted By: Jamie Morse	Corresponding Filing Tracking Number: RENA-130179852

Filing Description:

Re: Renaissance Life & Health Insurance Company of America (N.A.I.C. No. 61700)
FEIN# 47-0397286, Group No. 0477
Renaissance Individual Dental Rate Filing
Form Number – INV-D-100A-2016-DC
SERFF Tracking No. RENA-130179851

Dear Sir or Madam:

On behalf of Renaissance Life & Health Insurance Company of America, we are submitting the attached rates for review and approval. These rates will be used with our Individual Stand-Alone Dental Product that does not include the Essential Health Benefit ("EHB") of pediatric dental and will not be exchange-certified. The rates were previously approved on 10/04/2013 though SERFF Tracking No. RENA-129234194.

The following documents are enclosed:

The Rates; and

Any appropriate transmittal/checklist forms and/or filing fees.

These rates will be used with the forms that were filed under SERFF Tracking #: RENA-130179852.

These rates are intended to be used effective January 1, 2016.

Please let me know if you have any questions or need additional information.

Best regards,
Jamie Morse
Compliance Specialist

Company and Contact

Filing Contact Information

Jamie Morse, Compliance Specialist	jrmorse@renaissancefamily.com
4100 Okemos Rd.	517-381-4256 [Phone]
Okemos, MI 48864	

SERFF Tracking #: RENA-130179851 **State Tracking #:**

Company Tracking #: 2016 NON-EHB REN-REN
INDIVIDUAL SADP

State: District of Columbia **Filing Company:** Renaissance Life & Health Insurance Company of America

TOI/Sub-TOI: H10I Individual Health - Dental/H10I.000 Health Dental

Product Name: 2016 Non-EHB Ren-Ren Individual SADP Rates

Project Name/Number: 2016 Non-EHB Ren-Ren Individual SADP/2016 Non-EHB Ren-Ren Individual SADP

Filing Company Information

Renaissance Life & Health
Insurance Company of America
P.O. Box 30381
Lansing, MI 48909-7881
(517) 347-5332 ext. [Phone]

CoCode: 61700
Group Code: 477
Group Name:
FEIN Number: 47-0397286

State of Domicile: Indiana
Company Type: Life & Health
State ID Number:

Filing Fees

Fee Required? No

Retaliatory? No

Fee Explanation:

SERFF Tracking #:	RENA-130179851	State Tracking #:		Company Tracking #:	2016 NON-EHB REN-REN INDIVIDUAL SADP
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State:	District of Columbia	Filing Company:	Renaissance Life & Health Insurance Company of America
TOI/Sub-TOI:	H10I Individual Health - Dental/H10I.000 Health Dental		
Product Name:	2016 Non-EHB Ren-Ren Individual SADP Rates		
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Rate Information

Rate data applies to filing.

Filing Method:	SERFF
Rate Change Type:	Increase
Overall Percentage of Last Rate Revision:	0.000%
Effective Date of Last Rate Revision:	01/01/2014
Filing Method of Last Filing:	SERFF

Company Rate Information

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	Number of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where req'd):	Minimum % Change (where req'd):
Renaissance Life & Health Insurance Company of America	5.240%	5.240%	\$77	1	\$1,468	10.700%	-13.360%

State:	District of Columbia	Filing Company:	Renaissance Life & Health Insurance Company of America
TOI/Sub-TOI:	H10I Individual Health - Dental/H10I.000 Health Dental		
Product Name:	2016 Non-EHB Ren-Ren Individual SADP Rates		
Project Name/Number:	2016 Non-EHB Ren-Ren Individual SADP/2016 Non-EHB Ren-Ren Individual SADP		

Rate/Rule Schedule

Item No.	Schedule Item Status	Document Name	Affected Form Numbers (Separated with commas)	Rate Action	Rate Action Information	Attachments
1		Actuarial Rate Exhibits	INVD-100A-2016-DC, INVD-101A-2016-EPO-DC, INVD-101A-2016-GRAD-DC, INVD-101A-2016-PPO-DC	Revised	Previous State Filing Number: RENA-129234194 Percent Rate Change Request: 5.24	INVD-100A-2016-DC Exhibits.pdf,

Exhibit 1
Renaissance Life & Health Insurance Company of America
Renaissance Individual Dental Product - Non-EHB
Form Number INVD-100A-2016-DC
Rate History for District of Columbia

Form Filing Approval: 1/18/2007

<u>Rate Approval</u>	<u>Rate Revision</u>	<u>Plan</u>	<u>Age</u>	<u>Party</u>	<u>Rate</u>	<u>% Change</u>	<u>Cummulative % Change</u>	<u>Weights</u>
10/18/2007	Initial	High		All	\$36.00			85%
		Low		All	\$25.00			15%
			55+					
			Statewide	Average	\$34.35			
			Nationwide	Average	\$34.35			
5/14/2009	Revision 1	High	<55	01	\$46.40			
		High	<55	02	\$89.55			
		High	<55	03	\$152.49			
		High	55+	All	\$58.00	61.1%	61.1%	85%
		Low	<55	01	\$37.60			
		Low	<55	02	\$72.20			
		Low	<55	03	\$119.56			
		Low	55+	All	\$47.00	88.0%	88.0%	15%
			Statewide	Average	\$56.35			
			Nationwide	Average	\$45.42			
6/23/2011	Revision 2	High	<55	01	\$49.84	7.4%	7.4%	3.4%
		High	<55	02	\$96.19	7.4%	7.4%	3.4%
		High	<55	03	\$163.85	7.4%	7.4%	1.7%
		High	55+	All	\$62.30	7.4%	73.1%	76.5%
		Low	<55	01	\$37.60	0.0%	0.0%	0.6%
		Low	<55	02	\$72.20	0.0%	0.0%	0.6%
		Low	<55	03	\$119.56	0.0%	0.0%	0.3%
		Low	55+	All	\$47.00	0.0%	88.0%	13.5%
		Medium	<55	01	\$43.02			
		Medium	<55	02	\$83.03			
		Medium	<55	03	\$141.43			
		Medium	55+	All	\$53.77			
			Statewide	Average	\$62.77			
			Nationwide	Average	\$46.54			
11/26/2013	Revision 3	High	<55	01	\$49.84	0.0%	7.4%	0.0%
		High	<55	02	\$96.19	0.0%	7.4%	0.0%
		High	<55	03	\$163.85	0.0%	7.4%	0.0%
		High	55+	All	\$62.30	0.0%	73.1%	0.0%
		Low	<55	01	\$37.60	0.0%	0.0%	100.0%
		Low	<55	02	\$72.20	0.0%	0.0%	0.0%
		Low	<55	03	\$119.56	0.0%	0.0%	0.0%
		Low	55+	All	\$47.00	0.0%	88.0%	0.0%
		Medium	<55	01	\$43.02	0.0%	0.0%	0.0%
		Medium	<55	02	\$83.03	0.0%	0.0%	0.0%
		Medium	<55	03	\$141.43	0.0%	0.0%	0.0%
		Medium	55+	All	\$53.77	0.0%	0.0%	0.0%
		Plan D	<55	01	\$38.71			
		Plan D	<55	02	\$74.33			
		Plan D	<55	03	\$123.10			
		Plan D	55+	All	\$48.39			
		Plan K	<55	01	\$28.93			
		Plan K	<55	02	\$55.83			
		Plan K	<55	03	\$95.18			
		Plan K	55+	All	\$30.39			
		Plan L	<55	01	\$32.36			
		Plan L	<55	02	\$62.46			
		Plan L	<55	03	\$106.48			
		Plan L	55+	All	\$34.00			
			Statewide	Average	\$61.18			
			Nationwide	Average	\$44.09			

Exhibit 2
Renaissance Life & Health Insurance Company of America
Renaissance Individual Dental Product - Non-EHB
Form Number INVD-100A-2016-DC

	Requested Increase	Current Policyholders June-15	Percentage of Total Policyholders	Earned Premium 2014	Current Avg Annual Premium	Requested Avg Annual Premium	Filing Status
Nationwide	2.40%	2,453	100.00%	\$1,517,962	\$694.33	\$710.99	
District of Columbia	5.24%	1	0.04%	\$1,468	\$734.16	\$772.63	Filed
Alabama	3.40%	19	0.77%	\$12,988	\$623.44	\$644.63	Filed
Alaska	-7.30%	0	0.00%	\$175	\$701.76	\$650.53	Filed
Arizona	-0.58%	13	0.53%	\$7,741	\$852.20	\$847.26	Filed
Arkansas	0.30%	5	0.20%	\$930	\$465.24	\$466.64	Filed
California	-5.20%	100	4.08%	\$47,320	\$745.20	\$706.45	Filed
Colorado	5.43%	37	1.51%	\$27,550	\$843.38	\$889.17	Filed
Connecticut	3.42%	19	0.77%	\$13,804	\$935.89	\$967.90	Filed
Delaware	4.97%	5	0.20%	\$1,745	\$654.27	\$686.78	Filed
District of Columbia	5.24%	1	0.04%	\$1,468	\$734.16	\$772.63	Filed
Florida	6.30%	163	6.64%	\$63,784	\$555.45	\$590.44	Filed
Georgia	-2.14%	101	4.12%	\$36,663	\$606.83	\$593.84	Filed
Hawaii	-9.70%	7	0.29%	\$2,828	\$585.14	\$528.38	Filed
Idaho	-1.95%	16	0.65%	\$0	\$0.00	\$0.00	Filed
Illinois	-4.81%	24	0.98%	\$10,717	\$747.71	\$711.74	Filed
Indiana	-0.81%	23	0.94%	\$17,519	\$646.85	\$641.61	Filed
Iowa	5.50%	3	0.12%	\$1,151	\$575.64	\$607.30	Filed
Kansas	2.14%	6	0.24%	\$731	\$626.72	\$640.13	Filed
Kentucky	-5.75%	10	0.41%	\$3,576	\$510.91	\$481.53	Filed
Louisiana	-0.20%	4	0.16%	\$1,886	\$628.54	\$627.29	Filed
Maine	3.50%	3	0.12%	\$36	\$430.32	\$445.38	Filed
Maryland	-3.89%	23	0.94%	\$9,313	\$673.26	\$647.07	Filed
Massachusetts	33.40%	35	1.43%	\$7,108	\$622.59	\$830.54	Filed
Michigan	2.50%	92	3.75%	\$65,724	\$699.20	\$716.68	Filed
Minnesota	3.71%	19	0.77%	\$10,416	\$698.29	\$724.20	Filed
Mississippi	4.83%	25	1.02%	\$16,848	\$592.89	\$621.52	Filed
Missouri	-3.00%	12	0.49%	\$4,295	\$621.02	\$602.39	Filed
Montana	-1.40%	5	0.20%	\$1,764	\$962.42	\$948.95	Filed
Nebraska	-2.81%	7	0.29%	\$3,322	\$553.70	\$538.14	Filed
Nevada	-2.61%	14	0.57%	\$4,777	\$734.92	\$715.73	Filed
New Hampshire	9.70%	2	0.08%	\$2,361	\$809.62	\$888.15	Filed
New Jersey	14.60%	105	4.28%	\$17,801	\$613.83	\$703.45	Filed
New Mexico	3.93%	20	0.82%	\$7,642	\$552.44	\$574.15	Filed
North Carolina	6.16%	522	21.28%	\$410,723	\$752.12	\$798.46	Filed
North Dakota	15.70%	1	0.04%	\$370	\$369.96	\$428.04	Filed
Ohio	-3.68%	72	2.94%	\$59,247	\$748.39	\$720.84	Filed
Oklahoma	3.90%	7	0.29%	\$3,209	\$534.85	\$555.71	Filed
Oregon	14.06%	13	0.53%	\$5,133	\$549.97	\$627.29	Filed
Pennsylvania	-2.10%	472	19.24%	\$374,800	\$720.08	\$704.95	Filed
Rhode Island	-15.00%	0	0.00%	\$0	\$0.00	\$0.00	Filed
South Carolina	0.59%	71	2.89%	\$17,560	\$585.33	\$588.77	Filed
South Dakota	3.80%	0	0.00%	\$0	\$0.00	\$0.00	Filed
Tennessee	-2.04%	31	1.26%	\$12,561	\$615.21	\$602.66	Filed
Texas	-1.77%	103	4.20%	\$59,718	\$725.32	\$712.48	Filed
Utah	-2.19%	11	0.45%	\$6,246	\$805.88	\$788.23	Filed
Vermont	9.26%	1	0.04%	\$215	\$430.32	\$470.17	Filed
Virginia	4.80%	156	6.36%	\$119,716	\$747.45	\$783.33	Filed
Washington	-7.10%	46	1.88%	\$30,351	\$774.92	\$719.90	Filed
West Virginia	1.16%	17	0.69%	\$8,134	\$633.83	\$641.18	Filed
Wisconsin	-3.10%	11	0.45%	\$5,505	\$750.69	\$727.42	Filed
Wyoming	2.80%	1	0.04%	\$491	\$491.16	\$504.91	Filed

Exhibit 3
Renaissance Life & Health Insurance Company of America
Renaissance Individual Dental Product - Non-EHB
Form Number INVD-100A-2016-DC
Rate Summary for District of Columbia

<u>Plan Description</u>	High Plan	Medium Plan	Low Plan	Plan D	Plan K	Plan L	Initial Plans for 2016		
							Plan H	Plan I	Plan J
<u>Service Class:</u>									
Preventative & Diagnostic	90%/70%	100%/80%	50%	100%	100%	100%	100%	100%	100%
Emergency Palliative Treatment	90%/70%	100%/80%	50%	100%	100%	100%	100%	100%	100%
Radiographs - Bitewings	90%/70%	100%/80%	50%	100%	100%	100%	100%	100%	100%
Radiographs - All other	90%/70%	80%/60%	50%	50%	0%	0%	80%	0%	50/65/80%
Periodontal Prophylaxes	80%	80%/60%	50%	50%	0%	0%	80%	0%	50/65/80%
Denture Repair, Rebase, Relining	80%	80%/60%	50%	50%	0%	0%	80%	80%	50/65/80%
Oral Surgery	50%	50%	50%	50%	0%	0%	50%	80%	20/35/50%
Minor Restorative	50%	80%/60%	50%	50%	0%	50%	50%	0%	20/35/50%
Periodontics	50%	50%	50%	50%	0%	0%	50%	80%	20/35/50%
Endodontics	50%	50%	50%	50%	0%	0%	50%	80%	20/35/50%
Major Restorative	50%	50%	50%	50%	0%	0%	50%	80%	20/35/50%
Prosthodontics	50%	50%	50%	50%	0%	0%	50%	80%	20/35/50%
Deductible	\$0	\$50	\$50	\$50	\$0	\$0	\$0	\$1,000	\$50
Maximum	\$1,600	\$1,000	\$1,000	\$1,000	No Max	\$1,000	\$1,000	\$5,000	\$1,000
<u>Current Monthly Rates*</u>									
Ages 55+ Rate Per Person	\$62.30	\$53.77	\$47.00	\$48.39	\$30.39	\$34.00			
Administrative Cost %	14.00%	16.00%	15.00%	22.30%	31.10%	27.79%			
Ages 54- Rate 1-Party	\$49.84	\$43.02	\$37.60	\$38.71	\$28.93	\$32.36			
Ages 54- Rate 2-Party	\$96.19	\$83.03	\$72.20	\$74.33	\$55.83	\$62.46			
Ages 54- Rate Family	\$163.85	\$141.43	\$119.56	\$123.10	\$95.18	\$106.48			
Administrative Cost %	14.00%	19.00%	15.00%	22.30%	31.10%	27.79%			
<u>Proposed Monthly Rates*</u>									
Ages 55+ Rate Per Person	\$63.39	\$56.59	\$40.72	\$53.61	\$28.35	\$33.17	\$41.18	\$48.98	\$52.18
Administrative Cost %	19.60%	20.45%	23.55%	20.89%	28.37%	26.07%	23.43%	21.69%	21.12%
Ages 54- Rate 1-Party	\$51.74	\$47.59	\$34.49	\$44.52	\$24.59	\$28.58	\$35.22	\$41.71	\$44.36
Ages 54- Rate 2-Party	\$99.34	\$91.37	\$66.24	\$85.48	\$47.22	\$54.88	\$67.63	\$80.07	\$85.17
Ages 54- Rate Family	\$170.22	\$156.56	\$113.50	\$141.57	\$80.90	\$94.04	\$115.90	\$137.20	\$145.93
Administrative Cost %	21.20%	24.32%	27.81%	25.50%	33.92%	31.38%	28.40%	26.41%	25.77%
<u>Percentage Change in Rates</u>									
Ages 55+ Rate Per Person	1.75%	5.24%	-13.36%	10.79%	-6.71%	-2.44%			
Ages 54- Rate 1-Party	3.81%	10.62%	-8.27%	15.00%	-15.00%	-11.68%			
Ages 54- Rate 2-Party	3.27%	10.04%	-8.25%	15.00%	-15.42%	-12.14%			
Ages 54- Rate Family	3.89%	10.70%	-5.07%	15.00%	-15.00%	-11.68%			

**Annual rates are available and are equal to 12 times the monthly rates

Exhibit 4
Renaissance Life & Health Insurance Company of America
Renaissance Individual Dental Product - Non-EHB
Form Number INVD-100A-2016-DC
Rate Summary for District of Columbia

	<u>Plan</u>	<u>Age</u>	<u>Location</u>	<u>Rate Code</u>	<u>Base Rate Paid Claims</u>	<u>Member Months</u>	<u>Study Individual Base Rate</u>	<u>3.50% Trended 29.5 Months</u>	<u>Nationwide Base Rate</u>					
Nationwide	Medium	55+	MI	All	\$57,632,000	1,733,484	\$33.25	1.0882	\$36.18					
<u>State</u>	<u>Plan</u>	<u>Age</u>	<u>Base Rate</u>	<u>Rate Code</u>	<u>Area Factor</u>	<u>Plan Factor</u>	<u>Age Factor</u>	<u>Rate Code Factor</u>	<u>Pure Premium</u>	<u>Proposed Administration</u>	<u>Final Proposed Rate</u>	<u>Current Rate</u>	<u>Current Administration</u>	<u>Increase/ Decrease</u>
District of Columbia	High	55+	\$36.18	All	1.2443	1.1321	1.0	1.00	\$50.97	19.60%	\$63.39	\$62.30	14.00%	1.75%
District of Columbia	High	<55	\$36.18	01	1.2443	1.1321	0.8	1.00	\$40.77	21.20%	\$51.74	\$49.84	14.00%	3.81%
District of Columbia	High	<55	\$36.18	02	1.2443	1.1321	0.8	1.92	\$78.28	21.20%	\$99.34	\$96.19	14.00%	3.27%
District of Columbia	High	<55	\$36.18	03	1.2443	1.1321	0.8	3.29	\$134.14	21.20%	\$170.22	\$163.85	14.00%	3.89%
District of Columbia	Medium	55+	\$36.18	All	1.2443	1.0000	1.0	1.00	\$45.02	20.45%	\$56.59	\$53.77	16.00%	5.24%
District of Columbia	Medium	<55	\$36.18	01	1.2443	1.0000	0.8	1.00	\$36.02	24.32%	\$47.59	\$43.02	19.00%	10.62%
District of Columbia	Medium	<55	\$36.18	02	1.2443	1.0000	0.8	1.92	\$69.15	24.32%	\$91.37	\$83.03	19.00%	10.04%
District of Columbia	Medium	<55	\$36.18	03	1.2443	1.0000	0.8	3.29	\$118.49	24.32%	\$156.56	\$141.43	19.00%	10.70%
District of Columbia	Low	55+	\$36.18	All	1.2443	0.6915	1.0	1.00	\$31.13	23.55%	\$40.72	\$47.00	15.00%	-13.36%
District of Columbia	Low	<55	\$36.18	01	1.2443	0.6915	0.8	1.00	\$24.90	27.81%	\$34.49	\$37.60	15.00%	-8.27%
District of Columbia	Low	<55	\$36.18	02	1.2443	0.6915	0.8	1.92	\$47.82	27.81%	\$66.24	\$72.20	15.00%	-8.25%
District of Columbia	Low	<55	\$36.18	03	1.2443	0.6915	0.8	3.29	\$81.94	27.81%	\$113.50	\$119.56	15.00%	-5.07%
District of Columbia	Plan D	55+	\$36.18	All	1.24430	0.9421	1.0	1.00	\$42.41	20.89%	\$53.61	\$48.39	22.30%	10.79%
District of Columbia	Plan D	<55	\$36.18	01	1.24430	0.9421	0.8	1.00	\$33.93	25.50%	\$44.52	\$38.71	22.30%	15.00%
District of Columbia	Plan D	<55	\$36.18	02	1.24430	0.9421	0.8	1.92	\$65.15	25.50%	\$85.48	\$74.33	22.30%	15.00%
District of Columbia	Plan D	<55	\$36.18	03	1.24430	0.9421	0.8	3.29	\$111.63	25.50%	\$141.57	\$123.10	22.30%	15.00%
District of Columbia	Plan K	55+	\$36.18	All	1.24430	0.4512	1.0	1.00	\$20.31	28.37%	\$28.35	\$30.39	31.10%	-6.71%
District of Columbia	Plan K	<55	\$36.18	01	1.24430	0.4512	0.8	1.00	\$16.25	33.92%	\$24.59	\$28.93	31.10%	-15.00%
District of Columbia	Plan K	<55	\$36.18	02	1.24430	0.4512	0.8	1.92	\$31.20	33.92%	\$47.22	\$55.83	31.10%	-15.42%
District of Columbia	Plan K	<55	\$36.18	03	1.24430	0.4512	0.8	3.29	\$53.46	33.92%	\$80.90	\$95.18	31.10%	-15.00%
District of Columbia	Plan L	55+	\$36.18	All	1.24430	0.5446	1.0	1.00	\$24.52	26.07%	\$33.17	\$34.00	27.79%	-2.44%
District of Columbia	Plan L	<55	\$36.18	01	1.24430	0.5446	0.8	1.00	\$19.61	31.38%	\$28.58	\$32.36	27.79%	-11.68%
District of Columbia	Plan L	<55	\$36.18	02	1.24430	0.5446	0.8	1.92	\$37.66	31.38%	\$54.88	\$62.46	27.79%	-12.14%
District of Columbia	Plan L	<55	\$36.18	03	1.24430	0.5446	0.8	3.29	\$64.53	31.38%	\$94.04	\$106.48	27.79%	-11.68%
District of Columbia	Plan H	55+	\$36.18	All	1.24430	0.7003	1.0	1.00	\$31.53	23.43%	\$41.18			
District of Columbia	Plan H	<55	\$36.18	01	1.24430	0.7003	0.8	1.00	\$25.22	28.40%	\$35.22			
District of Columbia	Plan H	<55	\$36.18	02	1.24430	0.7003	0.8	1.92	\$48.42	28.40%	\$67.63			
District of Columbia	Plan H	<55	\$36.18	03	1.24430	0.7003	0.8	3.29	\$82.98	28.40%	\$115.90			
District of Columbia	Plan I	55+	\$36.18	All	1.24430	0.8521	1.0	1.00	\$38.36	21.69%	\$48.98			
District of Columbia	Plan I	<55	\$36.18	01	1.24430	0.8521	0.8	1.00	\$30.69	26.41%	\$41.71			
District of Columbia	Plan I	<55	\$36.18	02	1.24430	0.8521	0.8	1.92	\$58.92	26.41%	\$80.07			
District of Columbia	Plan I	<55	\$36.18	03	1.24430	0.8521	0.8	3.29	\$100.96	26.41%	\$137.20			
District of Columbia	Plan J	55+	\$36.18	All	1.24430	0.9143	1.0	1.00	\$41.16	21.12%	\$52.18			
District of Columbia	Plan J	<55	\$36.18	01	1.24430	0.9143	0.8	1.00	\$32.93	25.77%	\$44.36			
District of Columbia	Plan J	<55	\$36.18	02	1.24430	0.9143	0.8	1.92	\$63.22	25.77%	\$85.17			
District of Columbia	Plan J	<55	\$36.18	03	1.24430	0.9143	0.8	3.29	\$108.33	25.77%	\$145.93			

Exhibit 5
Renaissance Life & Health Insurance Company of America
Renaissance Individual Dental Product - Non-EHB
Form Number INVD-100A-2016-DC
District of Columbia Experience

Year-to-date experience

		Earned	Paid	Change in	Incurred	Incurred	Expected	Expected	A/E	Exposure	
		Premium	Claims	Clm Liab	Claims	Loss Ratio	Claims	Loss Ratio	Claims Ratio	In Member	Number
	(a)	(b)	(c)	(d)	(e)=(c)+(d)	(f)=(e)/(b)	(g)	(h)=(g)/(b)	(i)=(e)/(g)	Months	of Claims
										(j)	(k)
YTD	2015	\$323	\$0	\$0	\$0	0.0%	249	77.2%	0.00%	6	0

Projection Assumptions

Rate Increase effective 1/1/2016:	5.24%
Claim Trend:	3.50%
Insurance Trend:	0.00%
Lapse Rate**:	0.00%

Future Premium increases equal claim trend

With Requested Increase

		Earned	Paid	Change in	Incurred	Incurred	Expected	Expected	A/E	Exposure	
Calendar		Premium	Claims	Clm Liab	Claims	Loss Ratio	Claims	Loss Ratio	Claims Ratio	In Member	Number
Year	(a)	(b)	(c)	(d)	(e)=(c)+(d)	(f)=(e)/(b)	(g)	(h)=(g)/(b)	(i)=(e)/(g)	Months	of Claims
										(j)	(k)
2007		\$0	\$0	\$0	\$0	0.0%	\$0	88.6%	0.0%	0	0
2008		\$0	\$0	\$0	\$0	0.0%	\$0	88.6%	0.0%	0	0
2009		\$0	\$0	\$0	\$0	0.0%	\$0	83.6%	0.0%	0	0
2010		\$0	\$0	\$0	\$0	0.0%	\$0	83.6%	0.0%	0	0
2011		\$0	\$0	\$0	\$0	0.0%	\$0	85.8%	0.0%	0	0
2012		\$342	\$198	(\$1)	\$197	57.7%	\$293	85.8%	67.3%	8	1
2013		\$827	\$714	\$10	\$724	87.5%	\$710	85.8%	102.0%	15	11
2014		\$1,468	\$397	\$2	\$399	27.2%	\$1,134	77.2%	35.2%	24	7
2015		\$645			\$498	77.2%	498	77.2%	100.0%	12	0
2016		\$679			\$516	75.9%	541	79.6%	95.4%		
2017		\$679			\$534	78.6%	541	79.6%	98.7%		
2018		\$703			\$552	78.6%	559	79.6%	98.7%		
2019		\$727			\$572	78.6%	579	79.6%	98.7%		
2020		\$753			\$592	78.6%	599	79.6%	98.7%		
2021		\$779			\$612	78.6%	620	79.6%	98.7%		
2022		\$807			\$634	78.6%	642	79.6%	98.7%		
2023		\$835			\$656	78.6%	664	79.6%	98.7%		
2024		\$864			\$679	78.6%	688	79.6%	98.7%		
Past		\$2,637			\$1,320	50.1%	\$2,137	81.0%	61.8%		
Future		\$7,471			\$5,844	78.2%	\$5,932	79.4%	98.5%		
Lifetime		\$10,108			\$7,164	70.9%	\$8,068	79.8%	88.8%		

* 2007 was the initial year Ren/Ren was filed

Exhibit 5 Continued
Renaissance Life & Health Insurance Company of America
Renaissance Individual Dental Product - Non-EHB
Form Number INVD-100A-2016-DC
Nationwide Experience

Year-to-date experience

		Earned	Paid	Change in	Incurred	Incurred	Expected	Expected	A/E	Exposure	
		Premium	Claims	Clm Liab	Claims	Loss Ratio	Claims	Loss Ratio	Claims Ratio	In Member	Number
	(a)	(b)	(c)	(d)	(e)=(c)+(d)	(f)=(e)/(b)	(g)	(h)=(g)/(b)	(i)=(e)/(g)	Months	of Claims
YTD	2015	\$833,996	\$578,480	\$10,452	\$588,932	70.6%	620,493	74.4%	94.91%	18,942	10,993

Projection Assumptions

Rate Increase effective 01/01/2016:	2.40%
Claim Trend:	3.50%
Insurance Trend:	0.00%
Lapse Rate**:	0.00%
Future Premium increases equal claim trend	

With Requested Increase

Calendar	Earned	Paid	Change in	Incurred	Incurred	Expected	Expected	A/E	Exposure	
Year	Premium	Claims	Clm Liab	Claims	Loss Ratio	Claims	Loss Ratio	Claims Ratio	In Member	Number
(a)	(b)	(c)	(d)	(e)=(c)+(d)	(f)=(e)/(b)	(g)	(h)=(g)/(b)	(i)=(e)/(g)	(l)	(m)
2007	\$16,840	\$29,920	\$1,385	\$31,305	185.9%	\$14,920	88.6%	209.8%	502	235
2008	\$206,378	\$155,896	\$14,333	\$170,229	82.5%	\$182,851	88.6%	93.1%	6,067	1,160
2009	\$891,148	\$693,111	\$43,622	\$736,733	82.7%	\$729,048	81.8%	101.1%	19,417	4,926
2010	\$1,367,251	\$1,096,152	\$14,739	\$1,110,891	81.2%	\$1,118,411	81.8%	99.3%	30,101	7,612
2011	\$1,402,875	\$1,136,381	(\$25,108)	\$1,111,273	79.2%	\$1,148,319	81.9%	96.8%	31,116	7,986
2012	\$1,445,187	\$1,079,276	(\$4,060)	\$1,075,216	74.4%	\$1,182,263	81.8%	90.9%	31,054	7,297
2013	\$1,492,901	\$1,165,823	\$15,756	\$1,181,579	79.1%	\$1,221,297	81.8%	96.7%	33,070	17,901
2014	\$1,530,454	\$1,154,464	\$5,902	\$1,160,366	75.8%	\$1,138,658	74.4%	101.9%	34,713	19,068
2015	\$1,699,155			\$1,264,171	74.4%	\$1,264,171	74.4%	100.0%	38,868	
2016	\$1,739,935			\$1,308,417	75.2%	\$1,365,849	78.5%	95.8%		
2017	\$1,739,935			\$1,354,212	77.8%	\$1,365,849	78.5%	99.1%		
2018	\$1,800,833			\$1,401,609	77.8%	\$1,413,654	78.5%	99.1%		
2019	\$1,863,862			\$1,450,666	77.8%	\$1,463,131	78.5%	99.1%		
2020	\$1,929,097			\$1,501,439	77.8%	\$1,514,341	78.5%	99.1%		
2021	\$1,996,615			\$1,553,989	77.8%	\$1,567,343	78.5%	99.1%		
2022	\$2,066,497			\$1,608,379	77.8%	\$1,622,200	78.5%	99.1%		
2023	\$2,138,824			\$1,664,672	77.8%	\$1,678,977	78.5%	99.1%		
2024	\$2,213,683			\$1,722,936	77.8%	\$1,737,741	78.5%	99.1%		
Past	\$8,353,033			\$6,577,592	78.7%	\$6,735,767	80.6%	97.7%		
Future	\$19,188,435			\$14,830,492	77.3%	\$14,993,256	78.1%	98.9%		
Lifetime	\$27,541,469			\$21,408,084	77.7%	\$21,729,023	78.9%	98.5%		

* 2007 was the initial year Ren/Ren was filed

Exhibit 6
Renaissance Life & Health Insurance Company of America
Renaissance Individual Dental Product - Non-EHB
Form Number INVD-100A-2016-DC
Administrative Expense Detail

Illustrative Administrative expenses based on 55+ rates:

Fixed Expense Category	Percentage of Premium	High	Medium	Low	Plan D	Plan H	Plan I	Plan J	Plan K	Plan L
Payroll, Benefits and Taxes	4.23%	\$1.72	\$1.72	\$1.72	\$1.72	\$1.72	\$1.72	\$1.72	\$1.72	\$1.72
Training and travel	0.26%	\$0.10	\$0.10	\$0.10	\$0.10	\$0.10	\$0.10	\$0.10	\$0.10	\$0.10
Professional Services	1.02%	\$0.42	\$0.42	\$0.42	\$0.42	\$0.42	\$0.42	\$0.42	\$0.42	\$0.42
Advertising and Promotional Items	0.86%	\$0.35	\$0.35	\$0.35	\$0.35	\$0.35	\$0.35	\$0.35	\$0.35	\$0.35
Depreciation	1.07%	\$0.43	\$0.43	\$0.43	\$0.43	\$0.43	\$0.43	\$0.43	\$0.43	\$0.43
Building rent and maintenance	0.05%	\$0.02	\$0.02	\$0.02	\$0.02	\$0.02	\$0.02	\$0.02	\$0.02	\$0.02
Rent	0.42%	\$0.17	\$0.17	\$0.17	\$0.17	\$0.17	\$0.17	\$0.17	\$0.17	\$0.17
Telephone	0.00%	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Printing and Office Supplies	0.04%	\$0.01	\$0.01	\$0.01	\$0.01	\$0.01	\$0.01	\$0.01	\$0.01	\$0.01
Postage and Shipping	0.15%	\$0.06	\$0.06	\$0.06	\$0.06	\$0.06	\$0.06	\$0.06	\$0.06	\$0.06
Purchased Computer Services	0.22%	\$0.09	\$0.09	\$0.09	\$0.09	\$0.09	\$0.09	\$0.09	\$0.09	\$0.09
Processing Fees	0.17%	\$0.07	\$0.07	\$0.07	\$0.07	\$0.07	\$0.07	\$0.07	\$0.07	\$0.07
Bank Charges	1.18%	\$0.48	\$0.48	\$0.48	\$0.48	\$0.48	\$0.48	\$0.48	\$0.48	\$0.48
Insurance	0.03%	\$0.01	\$0.01	\$0.01	\$0.01	\$0.01	\$0.01	\$0.01	\$0.01	\$0.01
Miscellaneous	1.30%	\$0.53	\$0.53	\$0.53	\$0.53	\$0.53	\$0.53	\$0.53	\$0.53	\$0.53
DDPA membership dues	<u>0.04%</u>	<u>\$0.02</u>	<u>\$0.02</u>	<u>\$0.02</u>	<u>\$0.02</u>	<u>\$0.02</u>	<u>\$0.02</u>	<u>\$0.02</u>	<u>\$0.02</u>	<u>\$0.02</u>
Total Fixed Administrative Expense	11.04%	\$4.50	\$4.50	\$4.50	\$4.50	\$4.50	\$4.50	\$4.50	\$4.50	\$4.50
Premium Tax		2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%
ACA Tax		1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%
Commission		7.00%	7.00%	7.00%	7.00%	7.00%	7.00%	7.00%	7.00%	7.00%
Risk Margin		1.50%	1.50%	1.50%	1.50%	1.50%	1.50%	1.50%	1.50%	1.50%
Profit Margin		<u>1.00%</u>	<u>1.00%</u>	<u>1.00%</u>	<u>1.00%</u>	<u>1.00%</u>	<u>1.00%</u>	<u>1.00%</u>	<u>1.00%</u>	<u>1.00%</u>
Total Variable Expense		12.50%	12.50%	12.50%	12.50%	12.50%	12.50%	12.50%	12.50%	12.50%
<u>PMPM components</u>										
Estimated Claims Cost		\$50.97	\$45.02	\$31.13	\$42.41	\$31.53	\$38.36	\$41.16	\$20.31	\$24.52
Total Retention Costs		\$12.42	\$11.57	\$9.59	\$11.20	\$9.65	\$10.62	\$11.02	\$8.04	\$8.65
PMPM Premium		\$63.39	\$56.59	\$40.72	\$53.61	\$41.18	\$48.98	\$52.18	\$28.35	\$33.17
Final Administration Percentage		19.60%	20.45%	23.55%	20.89%	23.43%	21.69%	21.12%	28.37%	26.07%
Under 55 calculation										
Estimated Claims Cost		\$40.77	\$36.02	\$24.90	\$33.93	\$25.22	\$30.69	\$32.93	\$16.25	\$19.61
Total Retention Costs		\$10.97	\$11.57	\$9.59	\$9.99	\$8.75	\$9.53	\$9.85	\$7.46	\$7.94
PMPM Premium		\$51.74	\$47.59	\$34.49	\$43.92	\$33.97	\$40.22	\$42.78	\$23.71	\$27.55
Final Administration Percentage		21.20%	24.32%	27.81%	25.50%	28.40%	26.41%	25.77%	33.92%	31.38%

State:	District of Columbia	Filing Company:	Renaissance Life & Health Insurance Company of America
TOI/Sub-TOI:	H10I Individual Health - Dental/H10I.000 Health Dental		
Product Name:	2016 Non-EHB Ren-Ren Individual SADP Rates		
Project Name/Number:	2016 Non-EHB Ren-Ren Individual SADP/2016 Non-EHB Ren-Ren Individual SADP		

Supporting Document Schedules

Satisfied - Item:	Cover Letter All Filings
Comments:	Please see the Filing Description field.
Attachment(s):	
Item Status:	
Status Date:	

Bypassed - Item:	Certificate of Authority to File
Bypass Reason:	Not applicable.
Attachment(s):	
Item Status:	
Status Date:	

Satisfied - Item:	Actuarial Memorandum
Comments:	
Attachment(s):	2016 DC Ren Individual Actuarial Memo.pdf
Item Status:	
Status Date:	

Satisfied - Item:	Actuarial Justification
Comments:	
Attachment(s):	2016 DC Ren Individual Actuarial Memo.pdf
Item Status:	
Status Date:	

Bypassed - Item:	District of Columbia and Countrywide Loss Ratio Analysis (P&C)
Bypass Reason:	Not applicable.
Attachment(s):	
Item Status:	
Status Date:	

Bypassed - Item:	District of Columbia and Countrywide Experience for the Last 5 Years (P&C)
Bypass Reason:	Not applicable.
Attachment(s):	
Item Status:	
Status Date:	

SERFF Tracking #:	RENA-130179851	State Tracking #:		Company Tracking #:	2016 NON-EHB REN-REN INDIVIDUAL SADP
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State:	District of Columbia	Filing Company:	Renaissance Life & Health Insurance Company of America
TOI/Sub-TOI:	H10I Individual Health - Dental/H10I.000 Health Dental		
Product Name:	2016 Non-EHB Ren-Ren Individual SADP Rates		
Project Name/Number:	2016 Non-EHB Ren-Ren Individual SADP/2016 Non-EHB Ren-Ren Individual SADP		

Satisfied - Item:	Actuarial Memorandum and Certifications
Comments:	
Attachment(s):	2016 DC Ren Individual Actuarial Memo.pdf
Item Status:	
Status Date:	

Bypassed - Item:	Unified Rate Review Template
Bypass Reason:	Not applicable - this product does not contain the federal requirements for pediatric benefits. This is a Non-EHB policy.
Attachment(s):	
Item Status:	
Status Date:	

Renaissance Life and Health Insurance Company of America (RLHICA)
Actuarial Memorandum
Renaissance Individual Dental Product
Form Number INVD-100A-2016-DC

Scope & Purpose

The purpose of this filing is to

- 1) Comply with the District of Columbia's statutes governing health insurance rate and form filings.
- 2) Request approval of initial rates for plans H, I & J, and for rate changes on High, Medium, Low, D, K and L plans. These plans are under the Renaissance Individual Dental Product.

Proposed Effective Date

The requested revised rates will be effective for new business as of 01/01/2016 and for renewal business as of the renewal date of the policy on or immediately following 01/01/2016.

Applicability

The filed rates will be applicable for all individuals, new and renewal.

History of Rate Adjustments

Please see Exhibit 1 for the rate history for District of Columbia.

Product Description

Description of Benefits

Individual dental benefits are provided by this coverage. Please see Exhibit 3 for a brief description of the plans available under this form. Detailed descriptions are included in the adjoining summary of benefits.

Coverage for certain services may have time or frequency limitations. Examples: coverage for some diagnostic and preventive services may be limited to one or two times per year, replacement of crowns and prosthetics may be restricted to five or seven years. Additional details with regard to standard types of benefit provisions are given in the policies. Benefits are to be paid on a fee for service basis.

Renewability Clause

These policies are conditionally renewable.

Marketing Method

This product is available for sale through agents, associations, brokers, and direct contact by staff representatives. Other marketing methods utilizing e-commerce are likely to be used in the future.

Network and Fee Arrangements

The Careington Maximum Care, Maverest, Connection Dental and Stratose networks are available with these plans.

For all the plans, if the policy holder uses a participating provider in any network, the fees will be reimbursed at the appropriate network fee level and the policy holder will not be balance billed. Otherwise, the fees will be reimbursed at an R&C out of network fee level and the policyholder will be balance billed for any excess fees.

For the High Plan, Medium Plan, Plan D, Plan H, and Plan J if the policyholder uses a participating provider, the fees will be reimbursed at the appropriate network fee level and the policyholder will not be balance billed. Otherwise, the fees will be reimbursed at an R&C out of network fee level and the policyholder will be balance billed for any excess fees.

For the Low Plan, Plan K and Plan L the fees will be reimbursed at the PPO fee level regardless of which provider is used. However, the policyholder will not be balance billed if they use a participating provider in one of the

networks. Plan I is an EPO plan with only benefits being reimbursed at the PPO fee level if the policyholder uses a PPO participating dentist.

Underwriting

These plans will not use individual health status underwriting. The primary intention of underwriting will be to establish the attained age of the insured, the number of dependents to be covered and the region of residence for the purpose of applying the appropriate rates.

Premium Classes

Premium rates will vary according to the following:

1. Plan Design

The differences in the various plans are the:

- Deductible
- Coinsurance percentages
- Network reimbursement
- Annual and lifetime maximums

2. Individual Characteristics

- State of insured's residence
- Attained age of the insured upon issue and renewal
- Rating structure
 - 1-Person (ages 55 and older)
 - 1-Party/2-Party/Family (ages 54 and younger)

Issue Age Range

There are no issue age limits for this product.

Premium Modalization Rules

Monthly premiums are calculated for one-year contracts. Annual payments, equal to the monthly premium multiplied by 12, will also be accepted.

Distribution of Business

We expect the following distribution of business in the future with current distribution in parenthesis:

Ages 54 and Younger (1-Party):	4%
Ages 54 and Younger (2-Party):	4%
Ages 54 and Younger (Family):	2%
Ages 55 and Older:	90%
High Plan	50%
Medium Plan	35%
Low Plan	5%
Plan D - J	10%

Rate Development

Please see the attached Exhibit 3 for a summary of proposed rates. Exhibit 4 displays a numerical demonstration of the rate development for this state.

The rate development study for this product is based upon approximately \$50 million dollars of claims experience, from over 148,000 enrolled nationwide, for products of a similar design. The study used actual claims experience from a credible population of current RLHICA enrollees to develop and project expected claims liabilities for the requested rating period. As a result of repricing these claims for the various plan designs, relativities were developed

between the plans and products to use as a methodology for establishing pricing for the projection period. These relativities are displayed in Exhibit 4.

Normalization on age and area are completed to adjust the claims data to a nationwide figure. This is done to prevent concentrations of business from dominating the rate development process. This is a common and widely used practice of rate development. The nationwide figure is then adjusted to the respective state (or region) using the appropriate area factors by state that was used in the rate normalization process. The area factors were developed using the 2016 Renaissance group manual rating formula. The age adjustment factors were developed by category of service from the age factors used in the same rating formula.

Mortality

Mortality has no impact on dental plan utilization beyond loss of eligibility and, therefore, has no bearing on the development of rates. Projections of future premiums and claims will assume no mortality.

Persistency

Based on the experience of this product, we expect to renew about 85% of subscribers. This assumption has little impact on the rates proposed.

Pricing Assumptions

Trend Assumption

The trend assumption used in the development of the rates is 3.5%. The claims trend is based upon RLHICA's national. The Consumer Price Index for Urban Users (CPI-U) reports a 2.1% trend for Dental Services in 2014. The 2015 Segal Health Plan Cost Trend Survey projects a 4.7% claim trend for similar dental plans.

Expenses

Total administrative expenses for this form, including commissions, taxes and risk margins and profit margin, are expected to be approximately 21.5% Nationwide. This estimated average administrative percentage is based upon the weights provided in the Distribution of Business section.

Please see Exhibit 6 for the detailed administrative expense percentages for this state by plan and age band.

Contingency and Risk Margins

Risk margins of 1.5% are included in these rates, along with a 1% profit margin.

Projected Loss Ratio experience

Nationwide Results	
Lifetime Loss Ratio	77.7%
Expected Loss Ratio	78.5%
Future Loss Ratio	77.3%
Minimum Loss Ratio	55.0%

Note that the expected lifetime and expected future loss ratios exceed the minimum required loss ratio.

Experience

Please see Exhibit 5 for the past and future expected experience for this form.

Reserves

Claims Liability and Reserves

Unpaid claims liabilities are calculated using the development method. This method is commonly used by health actuaries for calculations of this type. All calculations are performed in a manner consistent with relevant actuarial

standards of practice (including ASOP No. 5, Incurred Health and Disability Claims and ASOP No. 23, Data Quality).

Active Life Reserves

Where appropriate, RLHICA will hold unearned premium reserves (for policy owners who pay annually) and contract reserves (for policies subject to waiting periods).

Actuarial Certification

I, Kevin Sule, am a member of the American Academy of Actuaries and meet its qualification standards to render the actuarial opinion contained herein. To the best of my knowledge and judgment:

1. The premium rates filed are reasonable in relation to the benefits provided and are not excessive, inadequate, or unfairly discriminatory.
2. The premiums are based on sound actuarial principles.
3. The rates produced are reasonable related to the applicable coverage and characteristics of the anticipated class of enrollees.
4. The premium rates filed were prepared in conformity with Actuarial Standards of Practice.
5. The premium rates are in compliance with the applicable laws, rules, and guidelines of the state of District of Columbia.



Kevin Sule, FSA, MAAA
August 21st, 2015

Renaissance Life and Health Insurance Company of America (RLHICA)
Actuarial Memorandum
Renaissance Individual Dental Product
Form Number INVD-100A-2016-DC

Scope & Purpose

The purpose of this filing is to

- 1) Comply with the District of Columbia's statutes governing health insurance rate and form filings.
- 2) Request approval of initial rates for plans H, I & J, and for rate changes on High, Medium, Low, D, K and L plans. These plans are under the Renaissance Individual Dental Product.

Proposed Effective Date

The requested revised rates will be effective for new business as of 01/01/2016 and for renewal business as of the renewal date of the policy on or immediately following 01/01/2016.

Applicability

The filed rates will be applicable for all individuals, new and renewal.

History of Rate Adjustments

Please see Exhibit 1 for the rate history for District of Columbia.

Product Description

Description of Benefits

Individual dental benefits are provided by this coverage. Please see Exhibit 3 for a brief description of the plans available under this form. Detailed descriptions are included in the adjoining summary of benefits.

Coverage for certain services may have time or frequency limitations. Examples: coverage for some diagnostic and preventive services may be limited to one or two times per year, replacement of crowns and prosthetics may be restricted to five or seven years. Additional details with regard to standard types of benefit provisions are given in the policies. Benefits are to be paid on a fee for service basis.

Renewability Clause

These policies are conditionally renewable.

Marketing Method

This product is available for sale through agents, associations, brokers, and direct contact by staff representatives. Other marketing methods utilizing e-commerce are likely to be used in the future.

Network and Fee Arrangements

The Careington Maximum Care, Maverest, Connection Dental and Stratose networks are available with these plans.

For all the plans, if the policy holder uses a participating provider in any network, the fees will be reimbursed at the appropriate network fee level and the policy holder will not be balance billed. Otherwise, the fees will be reimbursed at an R&C out of network fee level and the policyholder will be balance billed for any excess fees.

For the High Plan, Medium Plan, Plan D, Plan H, and Plan J if the policyholder uses a participating provider, the fees will be reimbursed at the appropriate network fee level and the policyholder will not be balance billed. Otherwise, the fees will be reimbursed at an R&C out of network fee level and the policyholder will be balance billed for any excess fees.

For the Low Plan, Plan K and Plan L the fees will be reimbursed at the PPO fee level regardless of which provider is used. However, the policyholder will not be balance billed if they use a participating provider in one of the

networks. Plan I is an EPO plan with only benefits being reimbursed at the PPO fee level if the policyholder uses a PPO participating dentist.

Underwriting

These plans will not use individual health status underwriting. The primary intention of underwriting will be to establish the attained age of the insured, the number of dependents to be covered and the region of residence for the purpose of applying the appropriate rates.

Premium Classes

Premium rates will vary according to the following:

1. Plan Design

The differences in the various plans are the:

- Deductible
- Coinsurance percentages
- Network reimbursement
- Annual and lifetime maximums

2. Individual Characteristics

- State of insured's residence
- Attained age of the insured upon issue and renewal
- Rating structure
 - 1-Person (ages 55 and older)
 - 1-Party/2-Party/Family (ages 54 and younger)

Issue Age Range

There are no issue age limits for this product.

Premium Modalization Rules

Monthly premiums are calculated for one-year contracts. Annual payments, equal to the monthly premium multiplied by 12, will also be accepted.

Distribution of Business

We expect the following distribution of business in the future with current distribution in parenthesis:

Ages 54 and Younger (1-Party):	4%
Ages 54 and Younger (2-Party):	4%
Ages 54 and Younger (Family):	2%
Ages 55 and Older:	90%
High Plan	50%
Medium Plan	35%
Low Plan	5%
Plan D - J	10%

Rate Development

Please see the attached Exhibit 3 for a summary of proposed rates. Exhibit 4 displays a numerical demonstration of the rate development for this state.

The rate development study for this product is based upon approximately \$50 million dollars of claims experience, from over 148,000 enrolled nationwide, for products of a similar design. The study used actual claims experience from a credible population of current RLHICA enrollees to develop and project expected claims liabilities for the requested rating period. As a result of repricing these claims for the various plan designs, relativities were developed

between the plans and products to use as a methodology for establishing pricing for the projection period. These relativities are displayed in Exhibit 4.

Normalization on age and area are completed to adjust the claims data to a nationwide figure. This is done to prevent concentrations of business from dominating the rate development process. This is a common and widely used practice of rate development. The nationwide figure is then adjusted to the respective state (or region) using the appropriate area factors by state that was used in the rate normalization process. The area factors were developed using the 2016 Renaissance group manual rating formula. The age adjustment factors were developed by category of service from the age factors used in the same rating formula.

Mortality

Mortality has no impact on dental plan utilization beyond loss of eligibility and, therefore, has no bearing on the development of rates. Projections of future premiums and claims will assume no mortality.

Persistency

Based on the experience of this product, we expect to renew about 85% of subscribers. This assumption has little impact on the rates proposed.

Pricing Assumptions

Trend Assumption

The trend assumption used in the development of the rates is 3.5%. The claims trend is based upon RLHICA's national. The Consumer Price Index for Urban Users (CPI-U) reports a 2.1% trend for Dental Services in 2014. The 2015 Segal Health Plan Cost Trend Survey projects a 4.7% claim trend for similar dental plans.

Expenses

Total administrative expenses for this form, including commissions, taxes and risk margins and profit margin, are expected to be approximately 21.5% Nationwide. This estimated average administrative percentage is based upon the weights provided in the Distribution of Business section.

Please see Exhibit 6 for the detailed administrative expense percentages for this state by plan and age band.

Contingency and Risk Margins

Risk margins of 1.5% are included in these rates, along with a 1% profit margin.

Projected Loss Ratio experience

Nationwide Results	
Lifetime Loss Ratio	77.7%
Expected Loss Ratio	78.5%
Future Loss Ratio	77.3%
Minimum Loss Ratio	55.0%

Note that the expected lifetime and expected future loss ratios exceed the minimum required loss ratio.

Experience

Please see Exhibit 5 for the past and future expected experience for this form.

Reserves

Claims Liability and Reserves

Unpaid claims liabilities are calculated using the development method. This method is commonly used by health actuaries for calculations of this type. All calculations are performed in a manner consistent with relevant actuarial

standards of practice (including ASOP No. 5, Incurred Health and Disability Claims and ASOP No. 23, Data Quality).

Active Life Reserves

Where appropriate, RLHICA will hold unearned premium reserves (for policy owners who pay annually) and contract reserves (for policies subject to waiting periods).

Actuarial Certification

I, Kevin Sule, am a member of the American Academy of Actuaries and meet its qualification standards to render the actuarial opinion contained herein. To the best of my knowledge and judgment:

1. The premium rates filed are reasonable in relation to the benefits provided and are not excessive, inadequate, or unfairly discriminatory.
2. The premiums are based on sound actuarial principles.
3. The rates produced are reasonable related to the applicable coverage and characteristics of the anticipated class of enrollees.
4. The premium rates filed were prepared in conformity with Actuarial Standards of Practice.
5. The premium rates are in compliance with the applicable laws, rules, and guidelines of the state of District of Columbia.



Kevin Sule, FSA, MAAA
August 21st, 2015

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Kevin Sule, FSA, MAAA
August 21st, 2015